

Fill in this information to identify the case:

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Debtor 1 Karen Louise Roberts

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia

Case number 1873123

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:

Wells Fargo USA Holdings, Inc.

Court claim no. (if known): 3**Date of payment change:**

Must be at least 21 days after date of this notice

02/01/2019**New total payment:**

Principal, interest, and escrow, if any

\$ 1333.72

Last 4 digits of any number you use to identify the debtor's account:

1 0 2 7**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 7.00000%New interest rate: 7.50000%Current principal and interest payment: \$ 1076.96New principal and interest payment: \$ 1131.40**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Angela M. Mills Fowler Date 12/13/2018
Signature

Print: FOWLER,ANGELA M. MILLS VP Loan Documentation
First Name Middle Name Last Name Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y
Number Street
1000 Blue Gentian Road
Address 2
Eagan MN 55121-7700
City State ZIP Code

Contact phone 800-274-7025 NoticeOfPaymentChangeInquiries@wellsfargo.com
Email

UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia

Chapter 13 No. 1873123

Judge: Frank J. Santoro

In re:

Karen Louise Roberts

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before December 14, 2018 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

Karen Louise Roberts
4424 Clifton Street

Suffolk VA 23435

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

Neil K. Winchester
Harbour Law P.L.C.
500 East Main Street
Suite 1230
Norfolk VA 23510

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

Michael P. Cotter
Chapter 13 Trustee
870 Greenbrier Circle
Suite 402
Chesapeake VA 23320

/s/Angela M. Mills Fowler

VP Loan Documentation

Wells Fargo Bank, N.A.



WELLS FARGO HOME MORTGAGE
RETURN MAIL OPERATIONS
PO BOX 14472
DES MOINES, IA 50306

KAREN L ROBERTS
ANTHONY ROBERTS
PO BOX 5161
PORTSMOUTH, VA 23703

Account Information

Telephone: (866) 234-8271
Fax: (866) 278-1179
Correspondence: PO Box 10335
Des Moines, IA 50306

Hours of Operation: Mon - Fri, 6 a.m. - 10 p.m. CT
Sat, 8 a.m. - 2 p.m., CT

Loan Number: [REDACTED]
Property Address: 4424 CLIFTON ST
SUFFOLK VA 23435

November 28, 2018

Changes to Your Mortgage Interest Rate and Payments on February 1, 2019.

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a six month period during which your interest rate stayed the same. That period ends on 1/1/2019, so on that date your interest rate changes. After that, your interest rate may change every six months for the rest of your loan term.

	Current Interest Rate And Monthly Payment	New Interest Rate And Monthly Payment
Interest Rate	7.00000%	7.50000%
Principal and Interest	\$1,076.96	\$1,131.40
Escrow	\$202.32	\$202.32
Total Monthly Payment	\$1,279.28	\$1,333.72 (Due February 1, 2019)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". We round the result of this addition to the nearest one eighth of one percentage point (0.12500%). Under your loan agreement, your index rate is 5.25000% and your margin is 2.25000%. Your "Prime Rate: The Last Business Day Of The Month" index is published monthly by the Wall Street Journal.

Interest Rate Limits: Your Interest rate cannot go higher than 16.50000% during the life of the loan. Your interest rate cannot go lower than 3.50000% during the life of the loan. Your interest rate can increase on this Change Date by no more than 1.00000%. Your interest rate can decrease on this Change Date by no more than 1.00000%.

AR153 708

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. NWLSR ID 399801

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Account Information	
Loan Number:	[REDACTED]
Property Address:	4424 CLIFTON ST SUFFOLK VA 23435

Changes to Your Mortgage Interest Rate and Payments on February 1, 2019

New Interest Rate and Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the "Prime Rate; The Last Business Day Of The Month" index, your margin, a projected loan balance of \$160,318.57, and a remaining loan term of 348 months. Your current loan balance may be greater than the amount projected in this notice. Refer to your billing statement for your outstanding unpaid loan balance.

Note: Payment change limitations may not apply on certain payment change dates. Please refer to your loan documents for information regarding the limit to the amount that your payment may change and when this limit doesn't apply.

Prepayment Penalty: None.

If you have questions or concerns about your upcoming change, please call us at the number listed in the account information box.

Sincerely,

Bethanne R Ross

Bethanne R Ross
Loan Administration Manager
Wells Fargo Home Mortgage

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